

CITIZENS COMMERCE BANCSHARES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 2702278	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$236	\$222	-5.9%		
Loans	\$133	\$107	-19.7%		
Construction & development	\$12	\$8	-36.1%		
Closed-end 1-4 family residential	\$45	\$40	-12.2%		
Home equity	\$5	\$4	-23.1%		
Credit card	\$2	\$1	-13.5%		
Other consumer	\$2	\$1	-22.5%		
Commercial & Industrial	\$7	\$5	-29.1%		
Commercial real estate	\$26	\$26	-0.5%		
Unused commitments	\$18	\$17	-5.9%		
Securitization outstanding principal	\$1	\$1	-1.3%		
Mortgage-backed securities (GSE and private issue)	\$23	\$41	77.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$41	\$50	22.2%		
Cash & balances due	\$27	\$14	-48.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$228	\$212	-7.1%		
Deposits	\$192	\$180	-6.1%		
Total other borrowings	\$34	\$29	-12.2%		
FHLB advances	\$27	\$24	-11.1%		
Equity					
Equity capital at quarter end	\$8	\$11	27.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	3.6%	4.2%	--		
Tier 1 risk based capital ratio	6.5%	8.4%	--		
Total risk based capital ratio	7.8%	9.7%	--		
Return on equity ¹	-6.6%	2.2%	--		
Return on assets ¹	-0.2%	0.1%	--		
Net interest margin ¹	3.0%	3.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	27.5%	42.9%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.6%	1.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	41.4%	37.7%	0.4%	1.5%	--
Closed-end 1-4 family residential	8.2%	9.7%	0.5%	0.3%	--
Home equity	4.6%	2.5%	0.0%	0.3%	--
Credit card	1.3%	0.5%	0.1%	4.5%	--
Other consumer	7.0%	0.7%	0.1%	0.0%	--
Commercial & Industrial	12.0%	6.9%	0.4%	4.3%	--
Commercial real estate	14.4%	0.8%	0.0%	0.0%	--
Total loans	15.5%	9.9%	0.3%	0.5%	--